



# Lender Online & EDOCS Guide

August 23, 2016

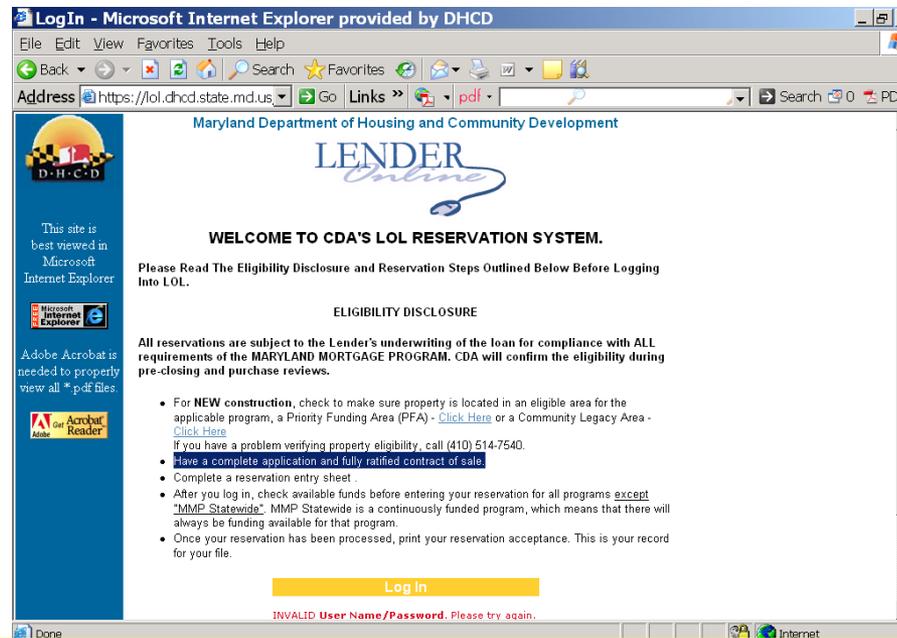


# LENDER ON-LINE (LOL)

<https://lol.dhcd.state.md.us>

User ID/Password for LOL is given by the Lender Administrator for your company

Additionally, documents can be found at [www.mmp.maryland.gov](http://www.mmp.maryland.gov)  
Go to: Manuals & Docs (no password is required)



## REMINDER

**DO NOT RESERVE FUNDS FOR YOUR BORROWER UNTIL THE WRITTEN CONTRACT HAS BEEN FULLY RATIFIED**

**THIS INCLUDES "BANK APPROVED SHORT SALES", FORECLOSED PROPERTIES AND NO VERBAL CONTRACTS**

# Lender On Line (LOL)- Online Reservation System

A secure website for MMP approved lenders to:

- Generate reservations for the first mortgage and second mortgage (DSELP/partner match programs)
  - All fields are required to be completed with and without an asterisk before clicking the “submit” button
- Get the latest updates on CDA rates & products
- Download the most recent CDA documents & manuals
- Check the status of submitted loans for Compliance & Master Servicer conditions
- Download: DPA and/or MCC Closing Packages
- Pull reports: HFA Conditions/Exceptions & Master Servicer Conditions/Exceptions reports

<https://lol.dhcd.state.md.us>

# LOL- New Reservation tab: 1<sup>st</sup> Mortgage



**Lender Online**  
For All Your Clients' Needs

**Department of Housing and Community Development**  
Community Development Administration (CDA)

NEW RESERVATION | AVAILABLE FUNDS | LOAN STATUS | REPORTS | USER ACCOUNTS | ADMINISTRATION

Lender: B01-... Branch: [Search]

**New Reservation**

Select a Mortgage Program (required)

**Single Family Series**

By entering this section, you are starting the process of applying for a loan with our agency. A list of mortgage programs is shown to the right of this column.

Please select the mortgage program that you would like to reserve under and proceed to the next step.

- Series: **912 - GOVT/CONV**
  - Program Type: **B01- MBS 30YR**
    - 308-GOVT
    - 309-CONV
    - 315-PATHWAY GOVT
    - 316-PATHWAY CONV
    - 317-HOMEFRONT CONV
    - 319-HOMEFRONT GOVT
  - Program Type: **B02- DHCD-Owned Foreclosures**
    - 372-FIRST LOOK GOVT
- Series: **916 - FHA STREAMLINE REFI**
  - Program Type: **400 - REFINANCE**
    - 293-FHA STREAMLINE REFI W/2% CREDIT
    - 296-FHA STREAMLINE REFI
- Series: **917 - CONV REFI**
  - Program Type: **400 - REFINANCE**
    - 292-CONV REFI
- Series: **944 - GOVT/CONV PREFERRED**
  - Program Type: **B01- MBS 30YR**
    - 841-CONV PREFERRED
    - 842-GOVT PREFERRED
- Series: **954 - YEI-STU2 GOVT/CONV**
  - Program Type: **B01- MBS 30YR**
    - 440-YOU'VE EARNED IT-STU 2 GOVT
    - 449-YOU'VE EARNED IT-STU 2 CONV
- Series: **960 - MD SMARTBUY - CONV**
  - Program Type: **B01- MBS 30YR**
    - 411-MD SMARTBUY CONV

# LOL- New Reservation tab: 1<sup>st</sup> Mortgage cont...

## Mortgage Credit Certificate

### ☐ Series: **700 - MCC III ONLY**

#### ☐ Program Type: **B01- MBS 30YR**

- MCC only 601

### ☐ Series: **701 - MCC III**

#### ☐ Program Type: **B01- MBS 30YR**

- MCC+Conv 602
- MCC+CONV PATHWAY- 637
- MCC+Conv-Homefront 604
- MCC+Conv-Preferred 844
- MCC+Conv-You've Earned it-Stu 2Play 452
- MCC+Govt 605
- MCC+GOVT PATHWAY- 636
- MCC+Govt-Homefront 607
- MCC+Govt-Preferred 843
- MCC+Govt-You've Earned It-Stu 2Play 444

### ☐ Series: **899 - MCC REISSUES**

#### ☐ Program Type: **400 - REFINANCE**

- MCC+Refi-FHA Streamline 706
- MCC+Refi-FHA Streamline w/2% credit 703

# Select a 2<sup>nd</sup> mortgage



Department of Housing and Community Development  
Community Development Administration (CDA)

**NEW RESERVATION**

AVAILABLE FUNDS

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Lender: 0

Lender ID #

## New Reservation

This page allows you to select Additional Mortgage Programs for your loan, if required.

If your loan does not require a Additional Mortgage Programs, click on the "Continue Without Additional Mortgage(s)" button. Otherwise, select a Program from the list of Additional Mortgage Programs, and then click on the "Continue With Additional Mortgage(s)" button.

## Select Additional Mortgage Program(s)

**Continue Without Additional Mortgage(s)**

### Additional Mortgage Program(s)

#### Available Second Mortgage Programs

- 977 -DPA MBS(USB) 60/2013 - 971- DSELP
- 977 -DPA MBS(USB) 60/2013 - 973- HK4E
- 977 -DPA MBS(USB) 60/2013 - 974- BDIP
- 977 -DPA MBS(USB) 60/2013 - 975- BRAC

**Continue With Additional Mortgage(s)**



# Select a 2<sup>nd</sup> mortgage



Department of Housing and Community Development  
Community Development Administration (CDA)

**NEW RESERVATION**

AVAILABLE FUNDS

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Lender: 0

Lender ID #

New Reservation 

Select Additional Mortgage Program(s)

This page allows you to select Additional Mortgage Programs for your loan, if required.

If your loan does not require a Additional Mortgage Programs, click on the "Continue Without Additional Mortgage(s)" button. Otherwise, select a Program from the list of Additional Mortgage Programs, and then click on the "Continue With Additional Mortgage(s)" button.

**Continue Without Additional Mortgage(s)**

**Additional Mortgage Program(s)**

Available Second Mortgage Programs

- 977 -DPA MBS(USB) 60/2013 - 971- DSELP
- 977 -DPA MBS(USB) 60/2013 - 973- HK4E
- 977 -DPA MBS(USB) 60/2013 - 974- BDIP
- 977 -DPA MBS(USB) 60/2013 - 975- BRAC

**Continue With Additional Mortgage(s)**

- The maximum DSELP loan amount is \$5,000\* for all eligible MMP borrowers
- When using one partner or a combination of partners (HK4E / BDIP / CPIP) the maximum match from CDA is \$2,500\*
  - Eligible SK4E borrowers can receive an additional \$1,000\*
- BRAC Down Payment & Settlement Expense Loan Program (Directive 2010-22)
  - \$2,500\* loan amount



NEW RESERVATION

AVAILABLE FUNDS

LOAN STATUS

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ADMINISTRATION

Lender: 0

Lender ID #

New Reservation Form

Show Help

Hide Help

Import1003

FIRST MORTGAGE

Program: 912 - GOVT/CONV - 308-GOVT

Lender Loan No:

\*Loan Type:

\*Loan Amount:  \$0

\*Term:  months

\*Interest Rate:  %

Estimated Monthly Escrow:

Subordinate Financing:

DO/DU Case File #:

Is a Quick Close Loan?

SECOND MORTGAGE

Program: 977 -DPA MBS(USB) 60/2013 - 971- DSELP

Loan Type:

Term:  months

\*Loan Amount:

\*Sub-program:

Interest Rate:  %

BORROWER

\*First Name:

Middle Initial:

\*Last Name:

\*Soc. Sec. No:

Date of Birth:

\*Age:

\*Sex:

\*Ethnicity:

\*Marital Status:

Single Parent:

Occupation:

\*Credit Score:

Email Address:

CURRENT ADDRESS

Street:

City:

Other City:

State:

Zip:  -

County:

Other County:

Home Phone:

Business Phone:

Check if CO-BORROWER

# Sub-Program Codes – 2nd Mortgage

The screenshot shows the 'Lender Online' web application interface. The 'NEW RESERVATION' button is highlighted with a red circle. A dropdown menu is open for the 'Sub-program' field, listing the following codes:

- 800- DSELP ONLY
- 801- DSELP + HK4E
- 802- DSELP+ HK4E + BDIP
- 803-DSELP+HK4E+BDIP+CPIP
- 805-DSELP+HK4E+CPIP
- 808-DSELP+HK4E/SK4E
- 810-DSELP+HK4E/SK4E+BDIP+CPIP
- 812-DSELP+HK4E/SK4E+CPIP
- 815-DSELP+BDIP
- 816-DSELP+BDIP+CPIP
- 819-DSELP+CPIP
- 821-DSELP+BRAC

The form also includes sections for 'FIRST MORTGAGE', 'SECOND MORTGAGE', and 'BORROWER' with various input fields for loan details and borrower information.

**PROPERTY LOCATION**

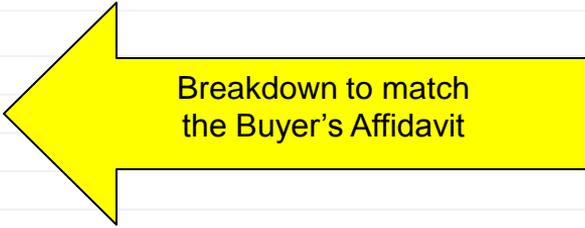
*House No.:	<input type="text"/>	*Street:	<input type="text"/>	Unit No.:	<input type="text"/>
*City:	<input type="text"/> <input type="text"/>	*Zip:	<input type="text"/> - <input type="text"/>		
*County:	<input type="text"/> <input type="text"/>	MSA:	<input type="text"/>		
*Census Tract:	<input type="text"/> 0.00 <input type="button" value="Find it!"/>	Block Group:	<input type="text"/>	Community Code:	<input type="text"/>
*Target/Non-Target:	<input type="text"/>	Project:	<input type="text"/>	Builder:	<input type="text"/>

**ANNUAL INCOME**

*Borrower Wages:	<input type="text"/> \$0	From Assets:	<input type="text"/> \$0	Other:	<input type="text"/> \$0	Subtotal:	<input type="text"/> \$0
Non-Applicant Income:	<input type="text"/> \$0					Subtotal:	<input type="text"/> \$0
						<b>TOTAL:</b>	<input type="text"/> \$0

**HOUSEHOLD**

*Household Size:	<input type="text"/>	*Prior Homeowner:	<input type="text"/> No <input type="text"/>
No. of Income Recipients:	<input type="text"/> 0	Date Last Occupied:	<input type="text"/>
No. of Persons 18 or Over:	<input type="text"/>	Net Worth Amount:	<input type="text"/>
No. of Persons Under 18:	<input type="text"/>		
No. of Dependents:	<input type="text"/>		
No. of Disabled/Handicapped:	<input type="text"/>		
No. of Elderly:	<input type="text"/>		



**OFFICERS & CONTACTS**

*Loan Officer:	<input type="text"/>	Loan Processor:	<input type="text"/>
Other Loan Officer (Last, First, I):	<input type="text"/> <input type="text"/> <input type="text"/>	Other Loan Processor (Last, First, I):	<input type="text"/> <input type="text"/> <input type="text"/>
*Loan Officer NMLS ID:	<input type="text"/>	Transcripitor:	Love, Lorrie
Contact Person:	<input type="text"/>	*Real Estate Agent Name:	<input type="text"/>
*Real Estate Company:	<input type="text"/>	*Real Estate Agent Street(s):	<input type="text"/> <input type="text"/>
		*Real Estate Agent City, State, Zip Code:	<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/>
		*Real Estate Agent Phone #:	<input type="text"/>
		*Real Estate Agent Email Address:	<input type="text"/>

**SUBMIT**

Browser: Lender Online >> New Re x  
 URL: https://lol.dhcd.state.md.us/Bin/Display.exe/ShowSection

City: [ ] Zip: [ ] - [ ]  
 County: [ ] MSA: [ ]  
 Census Tract: 0.00 Find it! Block Group: [ ] Community Code: [ ]  
 Target/Non-Target: [ ] Project: [ ] Builder: [ ]

**ANNUAL INCOME**

*Borrower Wages:	\$0	From Assets:	\$0	Other:	\$0	Subtotal:	\$0
Non-Applicant Income:	\$0					Subtotal:	\$0
						<b>TOTAL:</b>	\$0

**HOUSEHOLD**

\*Homeowner: [ ]  
 No. of Income Sources: [ ]  
 No. of Persons: [ ]  
 No. of Persons with Disabilities: [ ]  
 No. of Disabled/Dependent Children: [ ]

**OFFICERS & CONTACTS**

\*Loan Officer: [ ]  
 Other Loan Officer (Last, First, I): [ ] [ ] [ ]  
 \*Loan Officer NMLS ID: [ ]  
 Contact Person: [ ]  
 \*Real Estate Company: [ ]

\*Prior Homeowner: No [ ]  
 Date Last Occupied: [ ]  
 Net Worth Amount: [ ]

Loan Processor: [ ]  
 Other Loan Processor (Last, First, I): [ ] [ ] [ ]

Transcriptor: [ ]

\*Real Estate Agent Name: [ ]  
 \*Real Estate Agent Street(s): [ ] [ ]  
 \*Real Estate Agent City, State, Zip Code: [ ] [ ] [ ] [ ]  
 \*Real Estate Agent Phone #: [ ]  
 \*Real Estate Agent Email Address: [ ]

**SUBMIT**

Enter all household income with annual amounts only

- 1-1 Real Estate Source LLC
- 1-1ST ADVANTAGE REAL EST
- 1-1st Analytics Inc
- 1-1st Rate Realty LLC
- 1-1st Realty Resource, LLC
- 1-2 Percent Advantage Real Estate
- 1-A Jay Kay Associates
- 1-A-K Real Estate Inc
- 1-Ability Mortgage Group
- 1-ABSOLUTE REAL ESTATE
- 1-Acacia Federal Savings Bank
- 1-Accomplished Realty LLC
- 1-Accurate Realty & Management
- 1-Acpt
- 1-ACTIVE REALTY COMPAY
- 1-Activehomes
- 1-Adams Realty
- 1-Adolphus Hawkes Realtors LLC
- 1-Advance Realty

All Real Estate Company names start With "1-"

- 2- REALTOR NOT FOUND
- 2-FOR SALE BY OWNER
- 3-NO REALTOR
- 4-BUILDER IS SELLER AGENT
- 5-REFI-NO REALTOR

Additional options for Real Estate Companies

NEW RESERVATION

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Lender: **Lender ID #**

New Reservation 



**Notes:**

Make sure you print a copy of this Reservation Acceptance Notice.

You will need to include a copy of your reservation to **request changes** to the reservation, if needed at a later date.

Reservation Acceptance Notice

**YOUR RESERVATION HAS BEEN ACCEPTED !**

Your Reservation/Loan Number is: 91

**Disclaimer Statement**

This reservation is subject to the Lender's underwriting of the loan for compliance with ALL requirements of the Maryland Mortgage Program. CDA will confirm the eligibility during pre-closing and purchase reviews.

 To **View** and/or **Print** your Reservation: [Click here](#)

[Print this page](#)

# Reservation Accepted



## RESERVATION ACCEPTED

GENERAL INFORMATION									
Reservation/Loan No.	Reservation Accepted Date Tuesday, August 2, 2016, at 04:47 PM				Commitment Expiration Date 10/01/2016			Reservation Expiration Date	
Lender Loan No. 1500001744	Lender ID #			Lender Name			Lender Fee Earned %		
FIRST MORTGAGE									
Program 312 - GOVT/CONV - 308-GOVT				Program Fee \$0.00	Loan Type FHA		Is a Quick Close Loan? No		
Amount \$108,007	Term 360 months			Interest Rate 3.6250%			Subordinate Financing \$0		
Estimated Monthly Escrow \$179.55									
SECOND MORTGAGE									
Program 377 - DPA MBS(USB) 60/2013 -971- DSELP				Loan No.			Loan Type CONVENTIONAL		
Amount \$5,000	Term 360 months			Interest Rate 0.0000%					
BORROWER									
Full Name		Social Security No.		Age 38	Sex Female	Credit Score 683	Ethnicity WHITE/NOT HI SP		
Marital Status UNMARRIED	Single Parent No	Occupation Nurse		Wages \$62,753	From Assets \$0	Others \$0			
Address		Home Phone			Business Phone		Email Address		
PROPERTY									
Purchase Price \$110,000	Acquisition Cost \$110,000	Appraised value \$110,000	New/Exist/Rehab Existing		Year Built 2001	No. of Units 1 UNIT	Housing Type 4-Condo-Garden		
House No. 136	Street	Unit No.	City		State MD	Zip Code	County		
Census Tract 111.00	Block Group 0	Community Code	In Targeted Area No		Project	Builder			
HOUSEHOLD									
Household Size 2	No. of Income Recipients 2	No. of Persons 18 or Over 2		No. of Persons Under 18 0		No. of Dependents 0	No. of Disabled/Handicap 1		No. of Elderly 1
Prior Homeowner No	Date Last Occupied 08/03/2016	Net Worth Amount \$0.00		Non-Applicant Annual Income \$8,604		Total Household Income \$71,357			
OFFICERS & CONTACTS									
[Redacted Contact Information]									

**Disclaimer Statement**  
 This reservation is subject to the Lender's underwriting of the loan for compliance with ALL requirements of the Maryland Mortgage Program. CDA will confirm the eligibility during pre-closing and purchase reviews.

# Attachment R – Lender Revisions

Email only to dedicated Attachment\_r\_mailbox.dhcd@maryland.gov

- Send all required supporting documentation with the Attachment R
- Rush faxes cannot always be accommodated

24 hour turnaround time (approval/denial)

- Keep the approval email with the Attachment R, supporting documentation and place in the file sent to CDA

4pm daily cut-off

Lenders are required to notify CDA immediately if the reservation is cancelled or rejected

# Attachment R- Substituting Property

Include all of the following documentation with the Attachment R:

- A release from the previous contract
- A copy of the new executed contract
- Documentation concerning the reason for substitution
  - ex. failed home inspection

## Unacceptable reasons for substitution:

- Lender reserved the reservation prior to ratified contract
- Lender thought the verbal contract was written
- Lender thought the bank would approve the Short Sale/Foreclosure
- Borrower wants to buy a different property

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT  
CDA/SINGLE FAMILY HOUSING MARYLAND MORTGAGE PROGRAM

**REQUEST FOR CHANGE TO RESERVATION OF FUNDS**  
**E-MAIL TO Attachment\_r\_mailbox.dhcd@maryland.gov**  
**ALL APPLICABLE BLANKS MUST BE COMPLETED**

Revised 08/20/15

Name(s) of Borrowers:

Address:

Lender Name:  Contact Name:

Telephone No.  Ext.  Fax No.

Email Address (REQUIRED)

Email Address Required

**FIRST MORTGAGE:** Reservation No.

1. Change loan amount from \$  to \$   
because: (1) Sales price has changed from \$  to \$   
or (2) other reason

2. Change program & Rate (Note: \*CDA loan # may change if program code changes. CDA to provide new loan #.)  
from:  to:   
Program Code#:  Bond Series#:  Program Code#:   
RATE:  RATE:

# 3 Substitution of property

3. Substitute new property. Substitution is only allowed for reasons beyond the borrower's control (for example, property failed home inspection). Check applicable box below. **Include all of the following with this form:**

- A RELEASE FROM THE PREVIOUS CONTRACT
- A COPY OF THE NEW CONTRACT
- DOCUMENTATION CONCERNING REASON FOR SUBSTITUTION

<input type="checkbox"/> Lender requests that the original reservation be deleted. Upon receipt of written approval from Single Family Housing, the lender should reserve a loan on the new property. The loan will receive the current interest rate.	<input type="checkbox"/> Lender requests that the original reservation be retained. The only change is the property address & purchase price (& loan amount); complete Section #1 as applicable. The compensation to the lender will be based on the original reservation date.
--	---

Use # 6 for any other changes not listed on both pages i.e. Change borrower's Credit score

4. Assign reservation from another lender. AN ASSIGNMENT LETTER (including loan information and name of new lender) FROM THE ORIGINAL LENDER MUST BE ATTACHED TO THIS FORM. The original reservation will be deleted and upon receipt of written approval from Single Family Housing, the lender should then reserve the loan on the new property. If requested program available at time of new reservation, the loan will receive the current interest rate .

5. Cancel 1st Mtg Reservation- Reason:

6. Other:

**IMPORTANT:**

- > SEE PAGE 2 FOR CHANGES TO DSELP AND/OR PARTNER MATCH PROGRAM RESERVATIONS.
- > PAGE 2 MUST BE SIGNED AND DATED BY SUBMITTING LENDER.
- > BOTH PAGES OF ATTACHMENT R MUST BE SUBMITTED TO CDA SINGLE FAMILY.

**ATTACHMENT R**

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT  
CDA/SINGLE FAMILY HOUSING MARYLAND MORTGAGE PROGRAM  
**REQUEST FOR CHANGE TO RESERVATION OF FUNDS**  
**E-MAIL TO Attachment\_r\_mailbox.dhcd@maryland.gov**  
**ALL APPLICABLE BLANKS MUST BE COMPLETED**

**Both pages are required  
with every request and  
supporting documentation**

**Lender signature/date  
required**

**SECOND MORTGAGE:** Reservation No.

1. Change Program From: Program Code#:  To: Program Code#:

2. Change Sub-Program From: Sub-Program Code#:  To: Sub-Program Code#:

3. Add/Change DSELP: Loan Amount \$

4. Add/Change BRAC: Loan Amount \$  See DPA Manual for required attachments for all loans when adding BRAC

5. Add/Change HK4E: Loan Amount \$  HK4E Partner Name:  Partner Contribution Amount: \$

6. Add/Change SK4E: Loan Amount \$  Required attachments for all loans when adding SK4E:  
▪ Priority Funding Area (PFA) printout  
▪ Copy of driving directions (ex. mapquest) OR a statement that place of employment is in the same jurisdiction as residence

7. Add/Change BDIP: Loan Amount \$  BDIP Partner Name:  Partner Contribution Amount: \$

8. Add/Change CPIP: Loan Amount \$  CPIP Partner Name:  Partner Contribution Amount: \$

9. Total 2nd Mortgage Loan Amount From \$  to: \$  Total Partner(s) Contribution Amount: \$

**Include a copy of supporting documentation for second mortgage program(s).**

10. Cancel 2nd Mtg Reservation- Reason:

Signature of Lender's Authorized Officer

Date

# Loan Status Tab

Lender Online >> Loan Status - Microsoft Internet Explorer provided by DHCD

https://lol.dhcd.state.md.us/live/Bin/Display.exe/ShowSection

Lender Online >> Loan Status

Home | Bulletin Board | Program Documents | Glossary | Help | Contact Us | Log Out

**Department of Housing and Community Development**  
Community Development Administration (CDA)

Lender Online  
For All Your Clients' Needs

NEW RESERVATION | AVAILABLE FUNDS | **LOAN STATUS** | REPORTS | USER ACCOUNTS | ADMINISTRATION

Lender: [ ] Branch: [ ] N

Quick Search | Advanced Search | Options

Reservation No. [ ] Go

ENTER CDA 1<sup>ST</sup> MTG LOAN #

Options: Purge Process

Loans  Show Active Loans |  Show Archived Loans | Last Updated on Friday, June 7, 2013, at 03:56 PM

Results for Reservation No: [ ]

Reset Search

[Page 1 of 1] Page Size: 50 Go Total Records: 1

Actions	Reservation	Lender Loan No.	Borrower Name	Co-Borrower Name	Stage	Status	Date	HFA User
View  Reprint  PDF Docs  eDocs	[ ]	[ ]	[ ]	[ ]	Reservation	APPROVED	03/14/2013	[ ]

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# VIEW



NEW RESERVATION   AVAILABLE FUNDS   **LOAN STATUS**   REPORTS   USER ACCOUNTS   ADMINISTRATION

Lender: 001 - CDA   Branch: BOGMAN

## Loan/Reservation Status Details



Last Updated on Wednesday, August 3, 2016, at 08:36 AM

[Back](#)   [Cancel Loan](#)

Loan Cancellations are **NOT ALLOWED**.

### GENERAL INFORMATION

Lender Loan No: [REDACTED]  
Reservation/Loan No: [REDACTED]  
Application Accepted On: [REDACTED]  
Reservation Expires: [REDACTED]  
Commitment Expires: [REDACTED]  
Closing Date: [REDACTED]  
Borrower Name: [REDACTED]  
Social Security No: [REDACTED]

Lender ID No: [REDACTED]  
Lender Name: [REDACTED]  
Branch Name: [REDACTED]  
Servicer Loan No: [REDACTED]  
Loan Officer: [REDACTED]  
Submitted by: [REDACTED]  
Real Estate Company: [REDACTED]  
Real Estate Agent Name: [REDACTED]

### FIRST MORTGAGE

Program: 912 - GOVT/CONV - 308-GOVT  
Loan Type: **FHA**  
Loan Amount: **\$108,007**  
Term: **360 months**  
Interest Rate: **3.6250%**  
Is a Quick-Close Loan? **No**

### SECOND MORTGAGE

Program: 977 -DPA MBS(USB) 60/2013 - 971- DSELP  
Loan No: [REDACTED]  
Loan Type: **CONVENTIONAL**  
Loan Amount: **\$5,000**  
Term: **360 months**  
Interest Rate: **0.0000%**

### PROPERTY ADDRESS

[REDACTED]

### STAGE/STATUS/DATE

- Reservation / APPROVED on 08/02/2016

### HFA's CONDITIONS/EXCEPTIONS

[REDACTED]

### REJECTION REASONS

[REDACTED]

# REPRINT



## RESERVATION ACCEPTED

GENERAL INFORMATION										
Reservation/Loan No.		Reservation Accepted Date			Commitment Expiration Date			Reservation Expiration Date		
[REDACTED]		Tuesday, August 2, 2016, at 04:47 PM			10/01/2016					
Lender Loan No.		Lender ID No.		Lender Name			Lender Fee Earned %			
[REDACTED]		574		[REDACTED]			%			
FIRST MORTGAGE										
Program				Program Fee		Loan Type		Is a Quick Close Loan?		
312 - GOVT/CONV - 308-GOVT				\$0.00		FHA		No		
Amount		Term		Interest Rate						
\$108,007		360 months		0.6250%						
Estimated Monthly Escrow				Subordinate Financing						
\$179.55				\$0						
SECOND MORTGAGE										
Program				Loan No.		Loan Type				
377 - DPA MBS(USB) 60/2013 -971- DSELP				977574007072		CONVENTIONAL				
Amount		Term		Interest Rate						
\$5,000		360 months		0.0000%						
BORROWER										
Full Name		Social Security No.		Age	Sex	Credit Score	Ethnicity			
[REDACTED]		[REDACTED]		38	Female	683	WHITE/NOT HI SP			
Marital Status		Single Parent		Occupation		Wages	From Assets	Others		
UNMARRIED		No		Nurse		\$62,753	\$0	\$0		
Address				Home Phone		Business Phone		Email Address		
[REDACTED]				[REDACTED]		[REDACTED]		[REDACTED]		
PROPERTY										
Purchase Price		Acquisition Cost		Appraised value		New/Exist/Rehab		Year Built	No. of Units	Housing Type
\$110,000		\$110,000		\$110,000		Existing		2001	1 UNIT	4-Condo-Garden
House No.	Street	Unit No.	City	State	Zip Code	County				
136	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]				
Census Tract		In Targeted Area		Project		Builder				
111.00		No								
HOUSEHOLD										
Household Size		No. of Income Recipients		No. of Persons 18 or Over		No. of Persons Under 18		No. of Dependents	No. of Disabled/Handicap	No. of Elderly
2		2		2		0		0	1	1
Prior Homeowner		Date Last Occupied		Net Worth Amount		Non-Applicant Annual Income		Total Household Income		
No		08/03/2016		\$0.00		\$8,604		\$71,357		
OFFICERS & CONTACTS										
Loan Officer	Loan Processor	Contact Person	Transaction	Real Estate Company	Real Estate Agent Name	Real Estate Agent Phone #	Real Estate Agent Email Address	Real Estate Agent Full Address		
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]		

**Disclaimer Statement**  
 This reservation is subject to the Lender's underwriting of the loan for compliance with ALL requirements of the Maryland Mortgage Program. CDA will confirm the eligibility during pre-closing and purchase reviews.

# PDF DOCS

**Department of Housing and Community Development**  
Community Development Administration (CDA)

**Lender Online**  
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NEW RESERVATION   AVAILABLE FUNDS   **LOAN STATUS**   REPORTS   USER A

Lender: [Redacted]

### Loan Status

To generate a document with the corresponding loan information, select at least one document from the list and then click on the "Generate Documents" button. If you don't wish to continue click on the "Cancel" button.

**Note:**  
You will need **Adobe Acrobat Reader** to view and/or print the document(s). The software is free and may be downloaded from [www.adobe.com](http://www.adobe.com).

**Get Adobe Reader**

### Select Documents

Reservation/Loan No: [Redacted]

<input type="checkbox"/>	Document Name
<input type="checkbox"/>	CDA Compliance Certificate [Commitment Letter]
<input type="checkbox"/>	FOR CDA INTERNAL USE ONLY
<input type="checkbox"/>	DPA MCC III CLOSING PACKAGE

Generate Documents   Cancel

Applicable documents will be available to print based on the status of the loan and program code

# EDOCS

Lender Online >> Loan Status >> eMortgage Package Documents - Microsoft Internet Explorer provided by DHCD

https://lol.dhcd.state.md.us/live/Bin/Display.exe/ShowSection

Lender Online >> Loan Status >> eMortgage Packag...

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Department of Housing and Community Development  
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NEW RESERVATION | AVAILABLE FUNDS | **LOAN STATUS** | REPORTS | USER ACCOUNTS | ADMINISTRATION

Lender: [Redacted]

e-MortgageDocs | Comments | Comments | Printable | Close

First Mortgage | Second Mortgage

PACKAGES FOR LOAN NO. [Redacted]

**MBS Pre-Closing Compliance PKG #CC** | Add New | Submit | Package Submitted: 04/06/2011 12:00 AM

**MBS Post-Closing Compliance PKG #EE** | Add New

Uploaded Documents (0)

No e-Mortgage documents have been uploaded for this package.

Uploaded Documents (0)

No e-Mortgage documents have been uploaded for package.

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# EDOCS



# New Process for Submitting Compliance Files & Conditions for EDOCS

- **LOANS (1<sup>ST</sup> & 2<sup>ND</sup>, PRE & POST) MUST BE SUBMITTED IN THE ORDER OUTLINED ON THE APPLICABLE CHECKLIST(S)**
- **SUBMIT ONLY DOCUMENTS REQUIRED PER EACH CHECKLIST(S)**
  - **FILES SUBMITTED OUT OF ORDER OR CONTAINING NON-REQUIRED DOCUMENTS MAY RESULT IN THE FILE BEING DELETED FROM EDOCS. (LENDER WILL HAVE TO RE-SUBMIT THE FILE)**

## SUBMITTING EDOCS FILES (COMPLIANCE PRE/POST)

- **upload to Lender-on-Line (LOL) EDOCS**
- **(24-48 hour turnaround time / noon daily cut-off)**

## EDOC Compliance Conditions

- **upload to Lender-on-Line (LOL) EDOCS**  
**(24-48 hour turnaround time / 4pm daily cut-off)**



# New Conditions for EDOCS Loans

- **SUBMIT CONDITIONS TO LOL EDOCS FOR REVIEW**
- **CDA INTERNAL CONDITIONS-CDA U/W TO COMPLETE WORKSHEET**

# LENDER-ON-LINE EDOCS INSTRUCTIONS

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NEW RESERVATION | AVAILABLE FUNDS | **LOAN STATUS** | REPORTS | USER ACCOUNTS | ADMINISTRATION

Lender: [ ] Branch: [ ]

**Quick Search** | **Advanced Search** | **Options**

Reservation No. [ ] **Go** | Purge Process

12 characters

ENTER CDA  
1<sup>ST</sup> MTG LOAN  
#

Loans  Show Active Loans |  Show Archived Loans | Last Updated on Friday, June 7, 2013, at 03:56 PM

Results for Reservation No: [ ] | [Page 1 of 1] | Page Size: 50 | Go | Total Records: 1

Actions	Reservation	Lender Loan No.	Borrower Name	Co-Borrower Name	Stage	Status	Date	HFA User
View    Reprint    PDF Docs    eDocs    Delete	[ ]	[ ]	[ ]	[ ]	Reservation	APPROVED	03/14/2013	[ ]

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- NEW RESERVATION
- AVAILABLE FUNDS
- LOAN STATUS**
- REPORTS
- USER ACCOUNTS
- ADMINISTRATION

Lender:

e-MortgageDocs

- Comments
- Comments
- Printable
- Close

First Mortgage   Second Mortgage

PACKAGES FOR LOAN NO.

- MBS Pre-Closing Compliance PKG #CC - Add New - Submit - Package Submitted: 07/05/2016 04:31 PM
- MBS Post-Closing Compliance PKG #EE - Add New - Submit - Package Submitted: 08/05/2016 11:40 AM

Uploaded Documents (4)	Actions	Last Date Modified	Initial Submitted Date & Time

Uploaded Documents (2)	Actions	Last Date Modified	Initial Submitted Date & Time

*****FOR CDA INTERNAL USE ONLY*****			
Uploaded Documents (1)	Actions	Last Date Modified	Initial Submitted Date & Time
CDA U/W WORKSHEET		07/18/2018	07/18/2018 11:48 AM

Do Not Upload Documents to the "FOR CDA INTERNAL USE ONLY" SECTION

Lender Online >> Loan Status >> eMortgage Package Documents - Microsoft Internet Explorer provided by DHCD

https://lol.dhcd.state.md.us/live/Bin/...

REPEAT SAME PROCESS FOR 1<sup>ST</sup> AND 2<sup>ND</sup> MORTGAGE (PRE & POST CLOSING)

Lender Online >> Loan Status >> eMortgage Packag

**Lender Online**  
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Dep... ent  
Community Development Administration (CDA)

NEW RESERVATION AVAILABLE FUNDS **LOAN STATUS** REPORTS USER ACCOUNTS ADMINISTRATION

Lender: [redacted]

e-MortgageDocs

Comments Comments Printable Close

**First Mortgage** Second Mortgage

PACKAGES FOR LOAN NO. [redacted]

**MBS Pre-Closing Compliance PKG #CC** Add New Submit Package Submitted: 04/06/2011 12:00 AM

**MBS Post-Closing Compliance PKG #EE** Add New

Uploaded Documents (0)

No e-Mortgage documents have been uploaded for this package.

Uploaded Documents (0)

No e-Mortgage documents have been uploaded for package.

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REPEAT SAME PROCESS FOR 1<sup>ST</sup> AND 2<sup>ND</sup> MORTGAGE (PRE & POST CLOSING)



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NEW RESERVATION

AVAILABLE FUNDS

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Lender

e-MortgageDocs

- Comments
- Comments
- Printable
- Close

First Mortgage **Second Mortgage**

PACKAGES FOR LOAN N

**DPA Pre-Closing Compliance PKG #DD**

Add New



Submit - Package Submitted: 04/06/2011 12:00 AM

**DPA Post-Closing Compliance PKG #FF**

Add New

Uploaded Documents (0)

No e-Mortgage documents have been uploaded for this package.

Uploaded Documents (0)

No e-Mortgage documents have been uploaded for this package.



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NEW RESERVATION   AVAILABLE FUNDS   **LOAN STATUS**   REPORTS   USER ACCOUNTS

**SUBMIT THE ENTIRE PACKAGE IN ORDER PER THE APPLICABLE CHECKLIST –(per loan 1<sup>st</sup> & 2<sup>nd</sup> mtg)**

Lender: [redacted]

**Loan Status** [icon]

\* denotes a required field.

To add/modify an eMortgage document fill out the required fields and then click on the "Save" button. If you don't wish to save your changes click on the "Cancel" button.

**Notes:**  
Please make sure that the document that you upload is a valid document. Ex: .pdf, .doc, .xls, .gif, .jpeg, .png, .txt, etc

The 'Login Name' and 'Password' fields are **case sensitive**.

eMortgage Document For Loan No. [redacted] **Save** Cancel

\*Package: MBS Pre-Closing Compliance PKG #CC [dropdown arrow]

**SELECT PACKAGE**

Please **Click Here** to upload a document.

\*Select a document name from the predefined list

01.ATTACHMENT CC- MBS PRE-CLOSING COMPLIANCE PACKAGE [dropdown arrow]

**SELECT DOCUMENT**

or

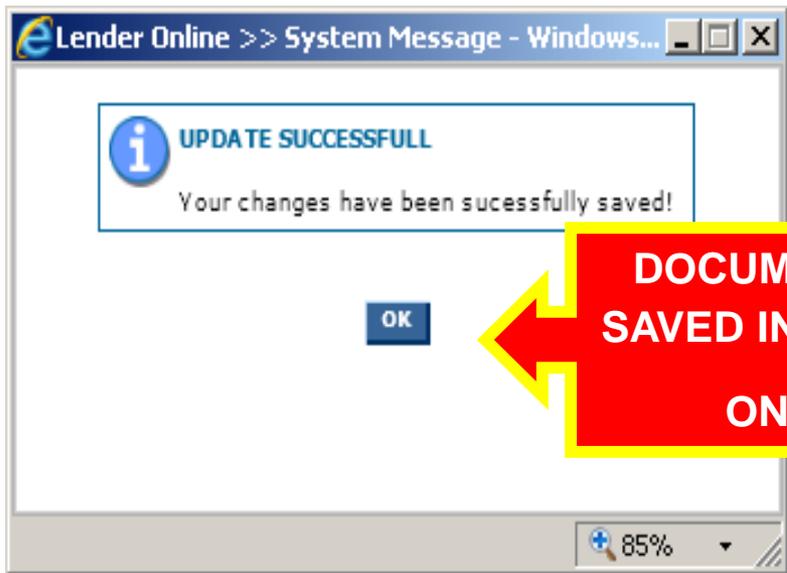
\*Enter a customized document name.

[text input field]

**USE "CUSTOMIZED" WHEN SUBMITTING CONDITIONS ONLY**

Enter additional comments about this document

[text area]



**DOCUMENT IS  
SAVED IN EDOCS  
ONLY**

Lender Online >> Loan Status >> eMortgage Package Documents - Windows Internet Explorer  
https://lol.dhcd.state.md.us/live/Bin/Display.exe/ShowSection

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NEW RESERVATION | AVAILABLE FUNDS | **LOAN STATUS** | REPORTS | USER ACCOUNTS

Welcome: [Redacted]

e-MortgageDocs | Comments | Comments | Printable | Close

First Mortgage | Second Mortgage

PACKAGES FOR LOAN NO. [Redacted]

MBS Pre-Closing Compliance PKG #CC [Redacted] Add New Submit

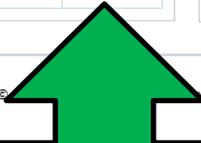
Uploaded Documents (1)	Actions	Last Date Modified	Initial Submitted Date & Time
01.ATTACHMENT CC- MBS PRE-CLOSING COMPLIANCE PACKAGE		08/07/2013	

MBS Post-Closing Compliance PKG #EE [Redacted] Add New Submit

Uploaded Documents (0)  
No e-Mortgage documents have been uploaded for this package.

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85%



**NOTE THE DOCUMENT IS NOT SUBMITTED TO CDA UNTIL YOU HAVE CLICKED THE "SUBMIT" BUTTON**

Lender Online >> Loan Status >> eMortgage Package Documents - Microsoft Internet Explorer provided by DHCD

https://lol.dhcd.state.md.us/live/Bin/Display.exe/ShowSection

Lender Online >> Loan Status >> eMortgage Packag...

Department of Housing and Community Development  
Community Development Administration (CDA)

Lender Online  
For All Your Clients' Needs

NEW RESERVATION AVAILABLE FUNDS **LOAN STATUS** REPORTS USER ACCOUNT

ender: [redacted]

MortgageDocs Comments Comments Printable Close

**PACKAGE SUBMISSION SUCCESSFUL!**  
The e-MortgageDocs MBS Pre-Closing Compliance PKG #CC For Loan No. [redacted] has been received by our agency.

1st Mortgage Second Mortgage

PACKAGES FOR LOAN NO. [redacted]

MBS Pre-Closing Compliance PKG #CC [redacted] Add New Submit Package Submitted: 06/07/2013 12:00 AM

Uploaded Documents (3)	Actions	Last Date Modified	Initial Submitted Date & Time
01.ATTACHMENT CC- MBS PRE-CLOSING COMPLIANCE PACKAGE		06/07/2013	06/07/2013 01:50 PM
Income Eligibility Worksheet and pg 5 of the Buyer's Affidavit w/correct income		06/07/2013	06/07/2013 03:20 PM
REVISED ATTACHMENT CC 1ST PAGE CHECKLIST		06/07/2013	06/07/2013 03:51 PM

MBS Post-Closing Com

Uploaded Documents

No e-Mortgage doc package.

Package Submission Successful!  
1st Mortgage  
Repeat for 2nd Mortgage

1st Mortgage Second Mortgage

Last Date Modified	Initial Submitted Date & Time
06/07/2013	06/07/2013 01:50 PM
06/07/2013	06/07/2013 03:20 PM
06/07/2013	06/07/2013 03:51 PM



NEW RESERVATION AVAILABLE FUNDS **LOAN STATUS** REPORTS USER ACCOUNTS

Welcome: [redacted]  
e-MortgageDocs Comments Comments Printable Close

**PACKAGE SUBMISSION SUCCESSFUL!**  
The e-MortgageDocs DPA Pre-Closing Compliance PKG #DD For Loan No [redacted] has been received by our agency.

First Mortgage **Second Mortgage**

PACKAGES FOR LOAN NO [redacted]

DPA Pre-Closing Compliance PKG #DD Add New Submit Package Submitted: 06/07/2013 12:00 AM

Uploaded Documents (1)	Actions	Last Date Modified	Initial Submitted Date & Time
01.ATTACHMENT DD-DPA PROGRAMS COMPLIANCE PACKAGE		06/07/2013	06/07/2013 01:54 PM

DPA Post-Closing Compliance PKG #FF Add New Submit

Uploaded Documents (0)  
No e-Mortgage documents have been uploaded for this package.

Package Submission Successful!  
2<sup>nd</sup> mortgage confirmation

# Compliance Conditions (Pre or Post Closing)

Submit Compliance Conditions to:

- Lender Online eDocs <http://lol.dhcd.state.md.us>
- 24-48 hour turn around time
- 4pm daily cut-off
- Submit all conditions at the same time

Re-check LOL to ensure all conditions submitted were cleared and that no new conditions were **ADDED**

# HFA's Conditions/Exceptions

Lender Online >> Reports - Microsoft Internet Explorer provided by DHCD

https://lol.dhcd.state.md.us/live/Bin/Display.exe/ShowSection

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Lender Online >> Reports

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Community Development Administration (CDA)

NEW RESERVATION AVAILABLE FUNDS LOAN STATUS **REPORTS** USER ACCOUNTS ADMINISTRATION

Lender: [input field]

**Reports** [printer icon]

**Available Reports**

- HFA's Conditions/Exceptions**
- Commitment Expiration
- Current Stage Status
- Demographics
- Purchase Advice
- Master Custom Report

This section shows you a list of available reports.

Clicking on any of the reports will take you to a new screen.

This new screen will allow you to customize your report, before you print the results.

Powered by [logo]

Internet 100%

# Conditions / Exceptions Report

The screenshot shows the 'Report Wizard for: HFA's Conditions/Exceptions' interface. The interface is divided into several sections:

- LENDERS/BRANCHES:** Radio buttons for  All and  Select are circled in red.
- PROGRAMS:** Radio buttons for  All and  Select are circled in red.
- STAGE STATUS:** Radio buttons for  All and  Select are circled in red.
- OFFICERS:** Radio buttons for  All and  Select are circled in red.
- LAST STAGE:** Radio buttons for  LAST STAGE,  ANY STAGE,  All, and  Select are circled in red.
- SORT CRITERIA:** The entire section is enclosed in a red box. It includes 'Group by:' and 'Then by:' dropdown menus, sort order icons (A-Z, Z-A), and 'Break Page' checkboxes.
- Run Report:** A blue button at the bottom center, with a yellow arrow pointing to it labeled 'Click'.

A yellow box on the right side of the interface contains the following text:

**Bond Series:**

- 700-703
- 897-900
- 912-960

# Select Stage(s) to Include in Report

Filtering Report - Windows Internet Explorer provided by Comcast

https://lol.dhcd.state.md.us/Bin/Display.exe/ShowSection?HTMLFile=ReportsWizardFiltering&gn=LastStages&

Quick Finder

Press the **ENTER** key to jump to the next match.

Select from List to Insert

- Reservation
- UW/Compl Rec'd
- UW/Compl Review
- Commitment
- Pur/Clsg FI Rec'd
- Pur/Clsg FI Rev
- Purchase/Clsgout
- Final Docs

Press the **SHIFT** or **CTRL** modifier key simultaneously with the mouse button to select multiple items. Double-click on your selection for a faster insertion.

Insert Close

Done Internet 100%

Select Stage(s) then click "insert"

# Select – Stage Status

Filtering Report - Microsoft Internet Explorer provided by DHCD

https://lol.dhcd.state.md.us/live/Bin/Display.exe/ShowSection?HTMLFile=ReportsWizardFiltering&gn=LastSta

**Quick Finder**

Press the '**ENTER**' key to jump to the **next match**.

**Select from List to Insert**

- APPROVED
- CANCELLED
- NC 15 DAYS
- INCOMPLETE**
- PENDING
- REJECT
- ENTRY ERROR

Press the '**SHIFT**' or '**CTRL**' modifier key simultaneously with the **mouse** button to select **multiple items**.  
**Double-click** on your selection for a **faster insertion**.

**Insert** **Close**

Done Internet 100%

# Detailed Pipeline Report

Powered by AOD - Windows Internet Explorer provided by Comcast

https://lol.dhcd.state.md.us/Bin/Display.exe/ShowSection?HTMLFile=ReportsPrintBody&Rpt=ConditionsExceptions&SessionNbr=87762423452562514464&UserId=love&UL=11&ULId=001&JB=&LI...

Norton Phishing Protection on Identity Safe Log-ins

Comcast Search Verified (52) Security 43°F Channels The Fan


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**Department of Housing and Community Development**  
 Community Development Administration (CDA)

**CONDITIONS/EXCEPTIONS REPORT**

Updated on Monday, December 15, 2008, at 01:45 AM

Reservation No.	Lender Loan No.	Borrower Name	Property Address	Loan Type	Loan Amount	Conditions/Exceptions
Stage: UW/Compl Review						
1				CONVENTIONAL	\$73,315	1. Need credit score information 2. Need rental reference 3. Need verification of employment 4. *Need income info on adult household residents ages 18-20 5. Need title company information 6. Need septic & well certification if using private water 7. Questions - contact Astrid Donis at 410-514-7520 or @
Stage: 04 - NOT FOUND						
2				CONVENTIONAL	\$108,300	1. HOME INSPECTION 2. TERMITE REEPORT 3. Release from old contract 4. Rental reference 5. Updated asset information 6. Verificatiuon of jobs
Officer: L001 - NOT FOUND						
Stage: Purchase/CIsout						
3				CONVENTIONAL	\$58,999	1. Pending appraisal
UND						
Stage: Purchase/CIsout						
4				CONVENTIONAL	\$137,001	1. Sellers affidavit 2. Hazard insurance info 3. Mr Cross to sign buyers affidavit
5				CONVENTIONAL	\$34,240	1. Confirmation of DHOA loan 2. PENDING APPRAISAL
6				CONVENTIONAL	\$218,384	1. USED LOWER INCOME THAQ NBORROWERS MAKE TO

Done Internet 100%



# Closing





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## Department of Housing and Community Development

Community Development Administration (CDA)

NEW RESERVATION

AVAILABLE FUNDS

**LOAN STATUS**

REPORTS

USER ACCOUNTS

ADMINISTRATION

Lender: [Redacted]

### Quick Search

Reservation No.

[Redacted]

Go

12 characters

### Advanced Search

Reserved by Lender:

[Dropdown menu]

Lender Loan No:

[Text input]

Borrower Name/SSN:

[Text input]

SSN:

[Text input]

Co-Borrower Name/SSN:

[Text input]

SSN:

[Text input]

Go

### Options



Purge Process

### Loans

Show Active Loans

Show Archived Loans

Last Updated on Tuesday, June 3, 2014, at 09:4

Results for Reservation No: [Redacted]

Reset Search

[Page 1 of 1]

Page Size: 30

Go

Total Record

Actions	Reservation	Lender Loan No.	Borrower Name	Co-Borrower Name	Stage	Status	Date	HFA
View Reprint PDF Docs eDocs Delete	[Redacted]		TEST, TEST [Redacted]		UW/Compl Review	APPROVED	06/03/2014	



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# Department of Housing and Community Development

Community Development Administration (CDA)

NEW RESERVATION

AVAILABLE FUNDS

**LOAN STATUS**

REPORTS

USER ACCOUNTS

ADMINISTRATION

Lender:

## Loan Status



To generate a document with the corresponding loan information, select at least one document from the list and then click on the "Generate Documents" button. If you don't wish to continue click on the "Cancel" button.

**Note:**

You will need [Adobe Acrobat Reader](http://www.adobe.com) to view and/or print the document(s). The software is free and may be downloaded from [www.adobe.com](http://www.adobe.com).



## Select Documents

Reservation/Loan No:

<input type="checkbox"/>	Document Name
<input type="checkbox"/>	FOR CDA INTERNAL USE ONLY
<input type="checkbox"/>	DPA MCC III CLOSING PACKAGE



Applicable Closing Package will be available depending on the program reserved and approved

**Generate Documents**

Cancel





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# Department of Housing and Community Development

Community Development Administration (CDA)

NEW RESERVATION

AVAILABLE FUNDS

**LOAN STATUS**

REPORTS

USER ACCOUNTS

ADMINISTRATION

Lender:

## Loan Status



To print the loan information, click on one of the generated documents or click on the "Print ALL Documents" button. If you don't wish to continue click on the "Cancel" button.

**Note:**

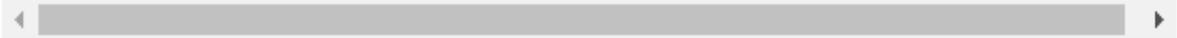
You will need **Adobe Acrobat Reader** to view and/or print the document(s). The software is free and may be downloaded from [www.adobe.com](http://www.adobe.com).



## Generated Documents



DPA MCC III CLOSING PACKAGE



**Print ALL Documents**



https://lol.dhcd.state.md.us/live/Bin/Display.exe/GeneratePDF

File Edit Go To Favorites Help

Favorites LongTermCare2012 Fact Sheets MMP Helpcentral Help Equifax - eMortgage mdandrec Smart Net

https://lol.dhcd.state.md.us/live/Bin/Display.exe/Gen...

1 / 31 50%

Attachment W

Wire Instructions for DPA Program loan funds  
(Required for all DPA Program loans)

E-mail to: CDA\_WireInstructions@dhcd.state.md.us

Pre-Closing Compliance Approval Date 06/03/2014

**THIS FORM IS REQUIRED TO BE TYPED AND ALL FIELDS COMPLETED  
(HANDWRITTEN WILL NOT BE ACCEPTED)**

Borrower Name	TEST TEST	Closing Date	
DPA Loan Amount	5,000.00	Lender Name	001 - CDA
Title Company		Property Address	100 comm place CROWNSVILLE 21054-0000
Bank Name			
Enter ASA # here if first digit "0"	0	If first digit is not "0" enter ASA # here	
Account Number			
Title Co. Contact Name		DPA Loan #	
Title Co. Contact Phone		MMP Loan #	
Lender Contact Name			
Lender Contact Phone			

**LENDERS ARE RESPONSIBLE FOR CONFIRMING THAT THE INFORMATION COMPLETED ON THIS FORM IS CORRECT PRIOR TO EMAILING IT TO CDA FOR PROCESSING**

- The request for funds must be received by CDA at least three (3) business days prior to closing
- Requests will be processed if received on a weekday (excluding holidays) no later than 2pm

[http://mmp.mandand.gov/Lenders/Directives/single\\_family\\_directive\\_2013-12.pdf](http://mmp.mandand.gov/Lenders/Directives/single_family_directive_2013-12.pdf)



06/03/2014

Sample of closing instructions for MD HomeCredit with a non-MMP loan

Re: Closing Instructions for **Maryland HomeCredit Program (MHCP)** Mortgage Credit Certificate (MCC) for:

Name(s) of Borrower(s): TEST I. TEST

Property Address: 100 COMM PLACE CROWNSVILLE, 21054-0000

First mortgage is a Maryland Mortgage Program (MMP) loan (Yes/No):

MMP/MHCP or MHCP loan number: 908001000002

Dear Sir or Madam:

The above-referenced borrower(s) applied for and were approved for an MCC. This letter contains your instructions for handling the closing of their MCC on behalf of the Community Development Administration (CDA).

**I. Have the borrower(s) sign and date the following documents:**

- A. Mortgage Credit Certificate:
  1. Check box number 9 to make sure *name of county* correct;
  2. Check box number 12 to make sure *closing date* correct;
  3. Make one copy of the executed original for the originating lender, and
  4. Give the borrower the original.

File Home Insert Page Layout References Mailings Review View

Print Layout Full Screen Reading Web Outline Draft Document Views

Ruler Gridlines Navigation Pane Show

Zoom 100% Zoom One Page Two Pages Page Width

New Window Arrange All Split

View Side by Side Synchronous Scrolling Reset Window Position Window

Switch Windows Macros

Closing Instructions – Page 1



Re: Closing Instructions for **Maryland HomeCredit Program (MHCP)** Mortgage Credit Certificate (MCC) for:

Name(s) of Borrower(s): \_\_\_\_\_

Property Address: \_\_\_\_\_

First mortgage is a Maryland Mortgage Program (MMP) loan (Yes/No): \_\_\_\_\_

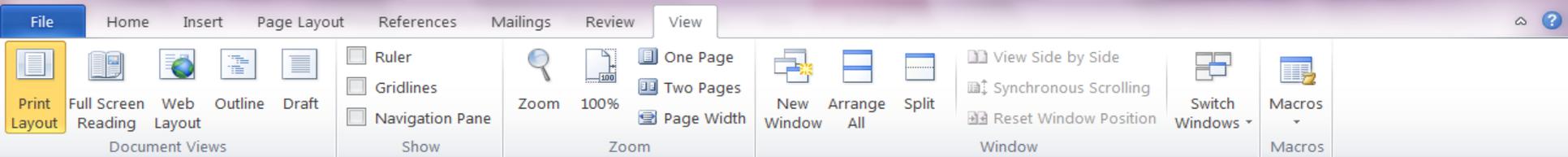
MMP/MHCP or MHCP loan number: \_\_\_\_\_

Dear Sir or Madam:

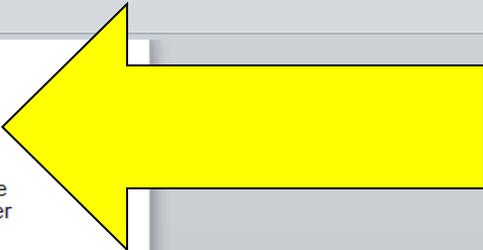
The above-referenced borrower(s) applied for and were approved for an MCC. This letter contains your instructions for handling the closing of their MCC on behalf of the Community Development Administration (CDA).

- I. Have the borrower(s) sign and date the following documents:**
- A. Mortgage Credit Certificate:
    1. Check box number 9 to make sure *name of county* correct;
    2. Check box number 12 to make sure *closing date* correct;
    3. Make one copy of the executed original for the originating lender; and
    4. Give the borrower the original.
  - B. Final 1003 loan application;
  - C. Buyer's Confirming Affidavit;
  - D. Notice to Borrower for Calculation of Potential Recapture Tax (06/01/14) – include cover page only if the first mortgage is an MMP loan; and
  - E. HUD-1 settlement sheet
- II. Have the seller(s) sign and date the Seller's Confirming Affidavit and the HUD-1 settlement sheet**

Windows taskbar with icons for Internet Explorer, Outlook, File Explorer, PowerPoint, Adobe Reader, and Microsoft Word. System tray shows date 5/20/2014 and time 5:01 PM.



Closing Instructions – Page 2



Borrower payment for MD HomeCredit

**III. Collect the applicable MCC fee from the borrower**

- A. \$450, if first mortgage is an MMP loan or
- B. \$1,100, if the first mortgage is not an MMP loan
- C. make check payable to CDA and add: "MCC fee for \_\_\_\_\_; MCC # \_\_\_\_\_" to the memo line and make copy of check and mail original check, immediately after closing, to:

Department of Housing & Community Development  
P.O. Box 62  
Crownsville, MD 21032  
CDA Finance

**IV. Deliver, within 72 hours of the closing, a copy of the check for the MCC fee along with the following fully executed documents to \_\_\_\_\_**

- A. HUD-1 settlement statement
- B. Copy of the Mortgage Credit Certificate
- C. Final 1003 loan application
- D. Buyer's Confirming Affidavit
- E. Seller's Confirming Affidavit
- F. Notice to Borrower for Calculation of Potential Recapture Tax (06/01/14)

Thank you for your assistance.

Sincerely,  
Community Development Administration

By: \_\_\_\_\_  
Director  
Single Family Housing

Originating Lender to provide the following documents to the title company:

- Mortgage Credit Certificate
- Final 1003 loan application
- Buyer's Confirming Affidavit
- Seller's Confirming Affidavit
- Notice to Borrower for Calculation of Potential Recapture Tax (06/01/14)

# Master Servicer's Conditions/Exceptions Report

Lender Online >> Reports - Microsoft Internet Explorer provided by DHCD

https://lol.dhcd.state.md.us/live/Bin/Display.exe/ShowSection

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**Department of Housing and Community Development**  
Community Development Administration (CDA)

Lender Online  
For All Your Clients' Needs

NEW RESERVATION AVAILABLE FUNDS LOAN STATUS **REPORTS** USER ACCOUNTS ADMINISTRATION

Lender: [Search Bar]

**Reports**

**Available Reports**

- HEA's Conditions/Exceptions
- Master Servicer's Conditions/Exceptions**
- Commitment Expiration
- Current Stage Status
- Demographics
- Purchase Advice
- Master Custom Report

This section shows you a list of available reports.  
Clicking on any of the reports will take you to a new screen.  
This new screen will allow you to customize your report, before you print the results.

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Done Internet 100%

Directive 2012-11

# Master Servicer's Conditions/Exceptions Report cont...

**Lender Online**  
For All Your Clients' Needs

Department of Housing and Community Development  
Community Development Administration (CDA)

NEW RESERVATION AVAILABLE FUNDS LOAN STATUS **REPORTS** USER ACCOUNTS ADMINISTRATION

Lender: [ ]

Report Wizard for: Master Servicer's Conditions/Exceptions

**LENDERS/BRANCHES**  All  Select  
Add Remove

**OFFICERS**  All  Select  
Add Remove

**PROGRAMS**  All  Select  
Add Remove

**SORT CRITERIA**  
Group by: (none)  A↓  Z↓  Break Page  
Then by: (none)  A↓  Z↓  Break Page  
Then by: (none)  A↓  Z↓  Break Page

**Run Report**

Bond Series:  
• 700-703  
• 897-900  
• 912-960

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# Master Servicer's Conditions/Exceptions Report cont...

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https://lol.dhcd.state.md.us/live/Bin/Display.exe/ShowSection?HTMLFile=ReportsPrintBody&Rpt=ServicerConditionsExceptions &SessionNbr=FA2EE37133F54E40BDD8&UL=&ULId=&UB=&LIds=8

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 **Lender Online**  
For All Your Clients' Needs

**Department of Housing and Community Development**  
Community Development Administration (CDA)

**MASTER SERVICER'S CONDITIONS/EXCEPTIONS REPORT**

Updated on Tuesday, March 13, 2012, at 02:37 PM

Reservation No.	Lender Loan No.	Borrower Name	Property Address	Loan Type	Loan Amount	Master Servicer's Conditions/Exceptions
1				FHA	\$92,591	1. Need Current Pay History 2. Need Proof of FHA Insurance

Done Internet 100%

# CDA STAFF CONTACT INFORMATION

Debbie Conner, U/W Supervisor, [debra.conner@maryland.gov](mailto:debra.conner@maryland.gov), 301-729-7800

Karl Metzgar, Operations Mgr., [karl.metzgar@maryland.gov](mailto:karl.metzgar@maryland.gov), 301-429-7826

**Attachment R Fax #** [Attachment\\_r\\_mailbox.dhcd@maryland.gov](mailto:Attachment_r_mailbox.dhcd@maryland.gov)  
(24 hour turnaround time / 4pm daily cut-off)

**Compliance Conditions** Submit via Lender Online eDocs <https://lol.dhcd.state.md.us>  
(24 hour turnaround time / 4pm daily cut-off)

**POA approvals for Seller Affidavit/Confirming Affidavit:** [patriciaa.smith@maryland.gov](mailto:patriciaa.smith@maryland.gov)

**Census Tract #:** <http://www.ffiec.gov/geocode/default.aspx>

**PFA New Construction:** [christina.james@maryland.gov](mailto:christina.james@maryland.gov)

**Targeted & PFA Verification:** <http://mmp.maryland.gov/Pages/Priority-Funding-Areas.aspx>